

Debtor 1 MICHAEL P. DUBERGDebtor 2 DENISE L. DUBERG
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-10111TPAForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: BANK OF NEW YORK Court claim no. (if known): 2Last 4 digits of any number you use to identify the debtor's account 1 1 0 7Property Address: 1938 BROOKSBORO DR
ERIE PA 16510**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,766.15</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,766.15</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>1,766.15</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$160.00

The next postpetition payment is due on

3 / 1 / 2018
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL P. DUBERG
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 03/09/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL P. DUBERG**
Name

Case number (if known) **13-10111TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
11/22/2013	0869232	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	40.71
01/09/2014		BANK OF NEW YORK	REALLOCATION OF PRINCIPAL	1.03
04/25/2014	0889541	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	58.63
05/28/2014	0893676	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	19.30
06/25/2014	0897740	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.27
07/24/2014	0901838	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.26
08/26/2014	0905935	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.26
09/29/2014	0909985	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	111.18
10/29/2014	0914151	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.22
11/24/2014	0918178	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.24
12/22/2014	0922836	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.23
01/27/2015	0926803	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.22
02/24/2015	0930994	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	111.06
03/26/2015	0935013	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.21
04/24/2015	0939159	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.20
05/26/2015	0943327	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.20
06/23/2015	0947341	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	29.39
07/28/2015	0951295	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	29.39
08/26/2015	0955403	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	21.10
10/26/2015	0963266	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	108.56
12/22/2015	0971485	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	26.98
02/24/2016	0979478	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	109.14
04/22/2016	0987738	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	27.64
06/27/2016	1000388	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	28.31
08/26/2016	1008352	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	110.67
10/26/2016	1016307	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	26.74
12/21/2016	1022982	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	25.18
01/27/2017	1026364	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	94.59
03/28/2017	1033230	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	26.19
05/25/2017	1039870	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	25.15
07/25/2017	1046571	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	25.13
08/25/2017	1049883	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	95.59
09/26/2017	1053217	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	31.31
10/25/2017	1056596	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	29.81
11/21/2017	1059932	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	35.52
12/19/2017	1049883	BANK OF NEW YORK	CANCELLED CHECK TO CREDITOR/PRINC	-95.59
12/19/2017	1062784	BANK OF NEW YORK	PREWRITTEN CHECK TO CREDITOR/PRIN	95.59
12/21/2017	1063152	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	44.79
01/25/2018	1066557	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	130.98
02/23/2018	1069790	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	59.77
				<u>1,766.15</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/26/2013	0836157	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	180.21
04/24/2013	0840241	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	241.95
05/23/2013	0844404	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	284.82
06/25/2013	0848494	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	204.21
07/25/2013	0852703	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	178.41
08/27/2013	0856873	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	165.36
09/26/2013	0861038	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	177.06
10/25/2013	0865149	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	157.34
12/23/2013	0873247	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	304.22
01/09/2014		BANK OF NEW YORK	REALLOCATION OF CONTINUING DEBT	-1.03
01/28/2014	0877274	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	154.02
02/25/2014	0881455	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	93.75
03/25/2014	0885485	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	153.14
04/25/2014	0889541	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	201.79
05/28/2014	0893676	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	224.75
06/25/2014	0897740	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
07/24/2014	0901838	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
08/26/2014	0905935	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
09/29/2014	0909985	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
10/29/2014	0914151	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00

Debtor 1

MICHAEL P. DUBERG
Name

Case number (if known) **13-10111TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/24/2014	0918178	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
12/22/2014	0922836	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
01/27/2015	0926803	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
02/24/2015	0930994	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
03/26/2015	0935013	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
04/24/2015	0939159	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
05/26/2015	0943327	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
06/23/2015	0947341	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
07/28/2015	0951295	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
08/26/2015	0955403	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
09/28/2015	0959390	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
10/26/2015	0963266	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
11/24/2015	0967375	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
12/22/2015	0971485	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
01/26/2016	0975470	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
02/24/2016	0979478	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
03/28/2016	0983414	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
04/22/2016	0987738	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
05/24/2016	0991663	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
06/27/2016	1000388	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
07/26/2016	1004386	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
08/26/2016	1008352	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
09/27/2016	1012384	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
10/26/2016	1016307	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
11/21/2016	1019727	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
12/21/2016	1022982	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
01/27/2017	1026364	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
02/24/2017	1029859	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
03/28/2017	1033230	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
04/21/2017	1036621	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
05/25/2017	1039870	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
06/27/2017	1043215	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
07/25/2017	1046571	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
08/25/2017	1049883	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
09/26/2017	1053217	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
10/25/2017	1056596	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
11/21/2017	1059932	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
12/19/2017	1049883	BANK OF NEW YORK	CANCELLED CHECK TO CREDITOR/CONT	-160.00
12/19/2017	1062784	BANK OF NEW YORK	PREWRITTEN CHECK TO CREDITOR/CON	160.00
12/21/2017	1063152	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
01/25/2018	1066557	BANK OF NEW YORK	AMOUNTS DISBURSED TO CREDITOR	160.00
				<u>9,760.00</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL P. DUBERG
DENISE L. DUBERG
1938 BROOKSBORO DRIVE
ERIE, PA 16510

STEPHEN H HUTZELMAN ESQ
SHAPIRA HUTZELMAN ET AL
305 W 6TH ST
ERIE, PA 16507

BANK OF NEW YORK
C/O BANK OF AMERICA (*)
7105 CORPORATE DR
PLANO, TX 75024

PROBER & RAPHAEL (FORMERLY POLK PROBER & RAPHAEL)**
PO BOX 4365
WOODLAND HILLS, CA 91365-4365

PROBER & RAPHAEL
20750 VENTURA BLVD STE 100
WOODLAND HILLS, CA 91364

3/9/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee